

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Carolann Jude DeLeon
 Debtor

Case No. 16-15171-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: dlv
 Form ID: 318

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Aug 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2018.

db +Carolann Jude DeLeon, 3179 Westwood Place, Orefield, PA 18069-2563
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13766511 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
 13767532 Credit Acceptance, PO Box 513, Southfield, MI 48037-0513
 13767533 Enterprise Rent a Car, PO Box 405738, Atlanta, GA 30384-5700
 13767536 PNC Bank N.A., PO Box 94982, Cleveland, OH 44101-4982
 13767537 +PPL, 2 N 9th St, Allentown, PA 18101-1179
 13767538 Quality Patient Care, LLC, Attn #16273N, PO Box 14000, Belfast, ME 04915-4033
 13767541 Robert W. Williams Esquire, Milstead & Associates LLC, 1 E Stow Rd,
 Marlton, NJ 08053-3118
 13767542 +Sacred Heart Hospital, 421 Chew St, Allentown, PA 18102-3490
 13767543 Wilmington Savings Fund Societ, 7105 Corporate Dr, Plano, TX 75024-4100
 13841516 +Wilmington Savings Fund Society, FSB, d/b/a Christ, C/O Rushmore Loan Management Services,
 P.O. Box 55004, Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 29 2018 01:45:43
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 29 2018 01:45:58 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13767529 EDI: BANKAMER.COM Aug 29 2018 05:48:00 Bank of America NA, 7105 Corporate Dr,
 Plano, TX 75024-4100
 13767530 EDI: CAPITALONE.COM Aug 29 2018 05:48:00 Capital One Bank USA N, PO Box 85015,
 Richmond, VA 23285-5015
 13776562 EDI: CAPITALONE.COM Aug 29 2018 05:48:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13767531 EDI: CHASE.COM Aug 29 2018 05:48:00 Chase Card, PO Box 15298,
 Wilmington, DE 19850-5298
 13786028 +EDI: MID8.COM Aug 29 2018 05:48:00 MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 13767534 EDI: MID8.COM Aug 29 2018 05:48:00 Midland Funding, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709
 13869850 +EDI: PRA.COM Aug 29 2018 05:48:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 13767535 +E-mail/Text: colleen.atkinson@rmscollect.com Aug 29 2018 01:46:13 Patient First,
 %Receivable Management, 7206 Hull Street Rd Ste North, Richmond, VA 23235-5826
 13767539 +E-mail/Text: colleen.atkinson@rmscollect.com Aug 29 2018 01:46:13 Receivable Management,
 7206 Hull Street Rd Ste North, Richmond, VA 23235-5826
 13767540 E-mail/Text: colleen.atkinson@rmscollect.com Aug 29 2018 01:46:13
 Receivables Management Systems, for Patient First, PO Box 8630, Richmond, VA 23226-0630
 TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13767528 16-15171
 13827773 PPL Electric Utilities, 827 Hausman Road, Allentow

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: dlv
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Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2018 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor Wilmington Savings Fund Society et al...
bkgroup@kmlawgroup.com
JOHN EVERETT COOK on behalf of Plaintiff Carolann Jude DeLeon bankruptcy@everettcooklaw.com,
G29494@notify.cincompass.com
JOHN EVERETT COOK on behalf of Debtor Carolann Jude DeLeon bankruptcy@everettcooklaw.com,
G29494@notify.cincompass.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Wilmington Savings Fund Society et al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmil@fredreiglechl3.com,
ecf_frpa@trusteel3.com
MATTEO SAMUEL WEINER on behalf of Creditor Wilmington Savings Fund Society et al...
bkgroup@kmlawgroup.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Savings Fund Society et al...
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	Carolann Jude DeLeon	Social Security number or ITIN	xxx-xx-3354
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-15171-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carolann Jude DeLeon
aka Michelle Holvik

8/28/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.